

* THE INDIVIDUAL AND FAMILY GRANT PROGRAM *		
IFGP DOES	IFGP DOES NOT	IFGP CANNOT PROVIDE assistance for:
<p>A. IFGP PROVIDES FUNDS TO ASSIST PEOPLE WHO HAVE SUFFERED DAMAGE FROM A DECLARED DISASTER. ("Declared" means that the Governor has requested and received from the President a declaration that a disaster situation exists.)</p> <p>B. IFGP IS THE DISASTER PROGRAM OF LAST RESORT. To be eligible for IFGP assistance, applicants must: 1) Complete a disaster loan application to the Small Business Administration (SBA), and if temporary housing or housing repairs are needed, apply to the Federal Emergency Management Agency (FEMA) Disaster Housing Program; 2) Make claims for disaster damages against any applicable insurance policies; and 3) Accept assistance offered from other sources, including private and public organizations, e.g., American Red Cross (ARC), or County Mental Health Departments.</p> <p>Loans, insurance settlements and other assistance will be considered when determining the IFGP grant amounts.</p> <p>C. IFGP HAS A FEMA INSPECTOR AND/OR VERIFIER VISIT THE HOME. It is important that applicants keep these appointments to point out any disaster-related damage that occurred and provide proof of their residency.</p> <p>D. IFGP GRANTS ARE ONLY GIVEN FOR SERIOUS NEEDS AND NECESSARY EXPENSES DIRECTLY ATTRIBUTABLE TO THE DISASTER. A "serious need" is an item essential to the daily life of any individual or family.</p> <p>E. THE MAXIMUM GRANT IS \$14,400; however, the majority of the IFGP grants are between \$200 and \$2,000.</p> <p>F. IFGP MAY PROVIDE FLOOD INSURANCE THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM WHERE FLOOD DAMAGE HAS OCCURRED. If an eligible applicant's flood damaged dwelling is in a designated special flood hazard area and remains the primary residence, the applicant may receive a flood insurance policy.</p> <p>G. IFGP FUNDS MUST BE SPENT ON THE ITEMS FOR WHICH THE MONEY IS AWARDED. Uniform pricing standards and guidelines are used to determine award amounts. Allowances are based on medium grade items, materials, equipment and services.</p> <p>H. ALL IFGP APPLICANTS ARE ASSURED EQUAL TREATMENT UNDER THE GUIDELINES OF THE PROGRAM. Grant award decisions are made on the basis of the damage verification provided by FEMA, other verification documentation, and Federal and State policies and procedures.</p>	<p>A. IFGP DOES NOT PROVIDE FUNDS TO ASSIST PEOPLE WHO DID NOT SUFFER DAMAGE OR INJURIES AS A DIRECT RESULT OF THE DECLARED DISASTER.</p> <p>B. IFGP DOES NOT PROVIDE FUNDS TO CORRECT PRE-EXISTING CONDITIONS OR DAMAGE THAT IS A RESULT OF DEFERRED MAINTENANCE.</p> <p>C. APPLICANTS DO NOT HAVE TO BE RESIDENTS OF THE DISASTER AREA. For example, they could be driving through the disaster area and have their car damaged. However, claims for residence damage are only accepted from owner-occupants of primary residences. Claims for personal property items not located in the primary residence must be verified as having been in regular use.</p> <p>D. IFGP IS NOT AN INSURANCE PROGRAM. The program does not provide funds sufficient to replace or repair all items damaged as the result of the disaster. Pricing guidelines include allowances sufficient to restore or replace eligible items to meet the serious need, without regard to the cost or value of the damaged items. IFGP does not return applicants to their pre-disaster status.</p> <p>E. IFGP WILL NOT PROVIDE FUNDS THAT RESULT IN DUPLICATION OF BENEFITS. Grants will only be provided when resources from all other sources, including FEMA Disaster Housing Program, SBA, the United States Department of Agriculture (USDA), ARC, insurance coverage, and County Mental Health Departments are unavailable or inadequate to meet the eligible serious needs.</p> <p>F. IFGP IS NOT A LOAN PROGRAM. The funds do not have to be repaid unless the monies were not spent according to the IFGP guidelines or it is determined at a later time that the grant was or could be duplicated from another source, e.g., insurance settlements, SBA disaster loans, ARC assistance. If duplicate funds from another source become available after the IFGP grant is disbursed, the grant must be repaid.</p> <p>G. AN APPLICANT DOES NOT HAVE TO HAVE INCOME BELOW ANY CERTAIN LEVEL TO QUALIFY FOR THE PROGRAM. However, applicants must be declined by SBA to qualify for real and personal property, and transportation assistance.</p> <p>H. IFGP WILL NOT PROVIDE GRANTS FOR FLOOD DAMAGES IF AN APPLICANT DID NOT ADHERE TO A PREVIOUS REQUIREMENT TO PURCHASE AND MAINTAIN A FLOOD INSURANCE POLICY. As a condition of receiving an IFGP grant for real or personal property, applicants who reside in a flood zone must agree to maintain flood insurance for as long as they live in the damaged dwelling to be eligible for future disaster assistance.</p>	<p>IFGP CANNOT PROVIDE assistance for:</p> <ol style="list-style-type: none">Business Losses Including Farms: Tools, etc., are ineligible if the applicant is self-employed.Improvements and Additions: IFGP will not upgrade real or personal property.Landscaping.Recreational Real or Personal Property: (e.g., summer cabins, boats, trail bikes, stereos).Debts or Financial Obligations that the applicant incurred prior to the disaster.Any Item in Storage at the time of the disaster.Luxury, Nonessential and Decorative Items: (e.g., fur coats, wallpaper, indoor plants, patio furniture, VCRs, jewelry, antiques, curio cabinets, bookcases).Cosmetic Damage: (e.g., stained walls, minor cracks, carpets or drapes, vehicle paint).Pet or animal losses.Replacing Cash.Food.Rent or Hotel/Motel expenses. <p>ELIGIBLE ITEMS covered under the IFGP may include:</p> <ol style="list-style-type: none">Medical or Dental: If the applicant has suffered a disaster related illness, injury or loss of medical or dental items due to the disaster.Housing: Must be owned by and be the primary residence of the applicant at the time of the disaster.<ol style="list-style-type: none">Repair, Replace, Rebuild: Grants may be provided for the least expensive way to put the property back into habitable condition.Provide Access: Private roads, driveways or bridges, which provide the only means of access to the residence.Clean or Sanitize: IFGP will clean or sanitize premises for health reasons.Debris Removal: Only to prevent further damage to the residence and to remove health hazards.Protective Measures: Minimum measures necessary to protect the residence from an immediate threat from land movement, erosion, or flooding.Mobile Homes: IFGP will assist with funds to move these for protection from disaster-related damage or to repair or relevel them after a disaster.Personal Property: Must have been in use at the time of the disaster.<ol style="list-style-type: none">Clothing: Grants can include funds for enough changes of clothing to meet serious needs.Household Items, Furnishings, and Appliances: IFGP will provide allowances sufficient to make repairs to return eligible items to functional levels or obtain necessary replacements.Tools, and uniforms for work: IFGP will replace these if they are essential to the wage earner's employment and if the wage earner had to have them to get the present job. Self-employed individuals do not qualify for essential tools assistance.Moving and Storage: To prevent future damage to the personal property.Transportation:<ol style="list-style-type: none">IFGP will provide resources for public transportation, if the requirement for this transportation was disaster related.IFGP will provide resources to restore the operational capability of the vehicle if the damage or loss is the result of the disaster, the vehicle has a valid registration and insurance at the time of the disaster, and public transportation or another family vehicle is unavailable to meet the transportation needs.Funeral: Minimum internment or cremation expenses are available if the death was a direct result of the disaster.

NOTE: Applications for IFGP assistance are accepted by FEMA for sixty (60) days following the date the President declares a major disaster.

*The Individual and Family Grant Program (IFGP) is administered by the State of California Department of Social Services, 744 P Street, M.S. 19-43.1, Sacramento, CA 95814
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